

United States Bankruptcy Court
District of Maryland

In re:
Mary Beth Browne
Debtor

Case No. 18-19770-LSS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0416-0

User: akaniowsk
Form ID: definmgt

Page 1 of 1
Total Noticed: 2

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db Mary Beth Browne, 25159 Colton's Point Rd, Morganza, MD 20660
aty +Daniel J. Guenther, The Law Offices of Daniel J. Guenther, 41620 Fenwick Street,
P.O. Box 623, Leonardtown, MD 20650-0623

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

Daniel J. Guenther guentherlaw01@hotmail.com, danieljamesguenther@hotmail.com
Merrill Cohen trustee@cohenbaldinger.com, mcohen@ecf.epiqsystems.com

TOTAL: 2

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Greenbelt**

In re: Case No.: **18-19770 – LSS** Chapter: **7**

Mary Beth Browne
Debtor

**NOTICE OF REQUIREMENT TO FILE THE
CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE
(Official Form 423)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in Personal Financial Management and file the Certification About a Financial Management Course(Official Form 423) by **10/22/18** unless an approved provider has notified the Court that a debtor has completed the course.

The Certification About a Financial Management Course(Official Form 423) is a statement by an individual debtor or joint debtors certifying that they have completed an instructional course in personal financial management from an approved personal financial management provider. It is required to be filed pursuant to Federal Rules of Bankruptcy Procedures, Rule 1007(b)(7). The Financial Management Course is obtained after the bankruptcy petition is filed.

If the debtor(s) does not file the Certification About a Financial Management Course(Official Form 423) by the due date stated on this notice or the Court has not been notified by an approved provider that the debtor has completed the course, **the case will be closed without a discharge**. The debtor(s) will have to file a motion to reopen the case to allow for the filing of the certificate of completion of a course in Personal Financial Management. The debtor(s) must pay the full filing fee for such motion.

Information on the Personal Financial Management Course can be found on the U.S. Trustee Program web site: http://www.usdoj.gov/ust/eo/bapcpa/ccde/de_approved.htm

Please note, the Personal Financial Management Course Certificate should not be confused with the Certificate of Credit Counseling which should be filed with the petition. The Certification About a Financial Management Course(Official Form 423) is a separate filing requirement.

Dated: 7/25/18

Mark A. Neal, Clerk of Court
by Deputy Clerk, Amanda Kaniowski
Team Phone: 410-962-0794